

Lewis County – Code Amendment
LLC Title 15.35 Flood Damage Prevention Ordinance
Planning Commission Staff Report

ISSUE:

FEMA Region X conducted a Community Assistance Visit in August 3, 2011. As part of that review FEMA staff recommended specific improvements to the current adopted Ordinance 15.35. The modifications and proposed changes to Title 15.35 have been identified by strike thru for deletions and underlining for additions or changes to the original text. The proposed update will make the ordinance compliant with the Washington State Model Ordinance as well as the Federal CFR 59.1. The update may also help the county improve its CRS rating.

DISCUSSION:

The main point of discussion and the most controversial change is the proposed increase of Flood Protection Elevation or Freeboard. Current adopted regulations require **one foot of freeboard** above the base flood elevation. The proposed modification is to require all new commercial and single family residential (SFR) structures or substantial improvement to a SFR be elevated to **three feet of freeboard** above base flood elevation. This proposed increase will provide an extra margin of safety to prevent flooding from unforeseen events like wave action from boats or vehicles.

IMPACTS TO LANDOWNERS AND BUILDERS:

The impacts of this proposal are two fold there will be a visual impact due to the increased height of the foundation and a monetary increase to the cost of the foundation. Cost estimates based on current labor and materials have determined the additional expenditure to be approximately \$2,000.00 for a 2,000 square foot home. The monetary impact also affects the insurance cost. Below are examples of projected cost provided by FEMA.

Flood Insurance Premium Examples
Effective: January 1, 2013
Post-FIRM AE Zone Single Family Residence

Single Family One Story, No Basement/Enclosure	\$250,000 Building Coverage Only	\$250,000 Building with \$100,000 in Contents
Lowest Floor Elevation Difference	Flood Insurance Premium	
3 feet of freeboard	\$376	\$561
2 feet of freeboard	\$448	\$633
1 foot of freeboard	\$660	\$845

QUESTIONS AND RESPONSES

Question: Master Builders Lewis County asked “will the proposal affect all of Lewis County?”

Response: No, The proposed change only would apply to unincorporated areas of the County. Incorporated jurisdictions must adopt their own standards under their governing authority.

Question: How long have the current regulations been in place?

Response: Lewis County entered the regular National Flood Insurance Program (NFIP) on December 15, 1981. Lewis County residents would not be eligible for any disaster funding, public or private, if the County was not a member of NFIP.

Question: What are the benefits of belonging to the National Flood Insurance Program Community Rating System (CRS) and what are the effects on the County and its residences now?

Response: Lewis County began participating in the CRS program in 1981 and currently carries a Class 7 rating which includes a 15% premium reduction. The CRS program is a voluntary incentive that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the (following) three goals of the CRS:

- 1. Reduce flood damage to insurable property;*
- 2. Strengthen and support the insurance aspects of the NFIP, and*
- 3. Encourage a comprehensive approach to floodplain management.*

How Flood Insurance Premium Discounts are Calculated

The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

- 1. Public Information,*
- 2. Mapping and Regulations,*
- 3. Flood Damage Reduction, and*
- 4. Flood Preparedness.*

The table below shows the ten classifications and premium reductions given for communities in the NFIP CRS based how well they meet the criteria of the four categories.

Class	Premium Reduction	Class	Premium Reduction
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	0%